

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re:	§	Case No. 14-33066
	§	
CYNTHIA GARZA	§	
	§	
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned Trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 05/31/2014. The undersigned Trustee was appointed on 05/31/2014.
2. The Trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The Trustee realized gross receipts of \$3,704.76

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$24.02</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
 Leaving a balance on hand of ¹	 <u>\$3,680.74</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The Trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/06/2015 and the deadline for filing government claims was never established in this case. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the Trustee is \$926.19. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The Trustee has received \$0.00 as interim compensation and now requests the sum of \$926.19, for a total compensation of \$926.19². In addition, the Trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/14/2015

By: /s/ Allison D. Byman

Allison D. Byman, Trustee

SBN 24040773

Three Allen Center

333 Clay Street, 29th Floor

Houston, Texas 77002

(713) 759-0818 Telephone

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STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit A

ASSET CASES

Case No.: 14-33066-H4-7
Case Name: GARZA, CYNTHIA
For the Period Ending: 9/14/2015

Trustee Name: Allison D. Byman
Date Filed (f) or Converted (c): 05/31/2014 (f)
\$341(a) Meeting Date: 07/03/2014
Claims Bar Date: 07/06/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Homestead; 9751 Ravensworth, Houston, Texas 77031	\$124,716.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; Texas Property Code					
2	Cash On Hand	\$3.00	\$3.00	\$0.00	FA
Asset Notes: Will abandon pursuant to 554(c) as burdensome to the Estate					
3	Checking Account; Bank of America	\$903.03	\$903.03	\$0.00	FA
Asset Notes: Will abandon pursuant to 554(c) as burdensome to the Estate					
4	Household Goods	\$2,720.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; Texas Property Code					
5	Books	\$100.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; Texas Property Code					
6	Wearing Apparel	\$1,880.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; Texas Property Code					
7	Jewelry	\$120.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; Texas Property Code					
8	Sports Equipment and other hobby equipment	\$320.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; Texas Property Code					
9	Group Life Insurance through Employer (no cash value)	\$0.00	\$0.00	\$0.00	FA
Asset Notes: Exempt; Texas Property Code					
10	401(k)	\$48.43	\$0.00	\$0.00	FA
Asset Notes: Exempt; Texas Property Code					
11	2014 Tax Refund	\$0.00	\$0.00	\$3,704.76	FA
Asset Notes: Debtor to provide copy of 2014 Return to Trustee when filed					
12	2011 Toyota Camry	\$13,750.00	\$0.00	\$0.00	FA
Asset Notes: Secured Creditor; Toyota Motor Credit					
13	Animals	\$0.00	\$0.00	\$0.00	FA
Asset Notes: Will abandon pursuant to 554(c) as burdensome to the Estate					

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Exhibit A

Case No.: 14-33066-H4-7
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For the Period Ending: 9/14/2015

Trustee Name: Allison D. Byman
Date Filed (f) or Converted (c): 05/31/2014 (f)
§341(a) Meeting Date: 07/03/2014
Claims Bar Date: 07/06/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
TOTALS (Excluding unknown value)					Gross Value of Remaining Assets
	\$144,560.46	\$906.03		\$3,704.76	\$0.00

Initial Projected Date Of Final Report (TFR): 12/31/2015

Current Projected Date Of Final Report (TFR):

/s/ ALLISON D. BYMAN

ALLISON D. BYMAN

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 14-33066-H4-7
Case Name: GARZA, CYNTHIA
Primary Taxpayer ID #: **_***2823
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/31/2014
For Period Ending: 9/14/2015

Trustee Name: Allison D. Byman
Bank Name: GREEN BANK
Checking Acct #: *****6601
Account Title: Checking
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/28/2015	(11)	Cynthia Garza	Proceeds; Tax Refund	1124-000	\$3,704.76		\$3,704.76
04/30/2015		Green Bank	Bank Service Fee	2600-000		\$0.38	\$3,704.38
05/29/2015		Green Bank	Bank Service Fee	2600-000		\$5.97	\$3,698.41
06/30/2015		Green Bank	Bank Service Fee	2600-000		\$5.77	\$3,692.64
07/31/2015		Green Bank	Bank Service Fee	2600-000		\$6.34	\$3,686.30
08/31/2015		Green Bank	Bank Service Fee	2600-000		\$5.56	\$3,680.74

TOTALS:	\$3,704.76	\$24.02	\$3,680.74
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$3,704.76	\$24.02	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$3,704.76	\$24.02	

For the period of 5/31/2014 to 9/14/2015

Total Compensable Receipts:	\$3,704.76
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,704.76
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$24.02
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$24.02
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 04/28/2015 to 9/14/2015

Total Compensable Receipts:	\$3,704.76
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,704.76
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$24.02
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$24.02
Total Internal/Transfer Disbursements:	\$0.00

FORM 2**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 14-33066-H4-7
Case Name: GARZA, CYNTHIA
Primary Taxpayer ID #: **_***2823
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/31/2014
For Period Ending: 9/14/2015

Trustee Name: Allison D. Byman
Bank Name: GREEN BANK
Checking Acct #: *****6601
Account Title: Checking
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS**NET DEPOSITS****NET DISBURSE****ACCOUNT BALANCES**

\$3,704.76

\$24.02

\$3,680.74

For the period of 5/31/2014 to 9/14/2015

Total Compensable Receipts: \$3,704.76
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$3,704.76
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$24.02
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$24.02
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 05/31/2014 to 9/14/2015

Total Compensable Receipts: \$3,704.76
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$3,704.76
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$24.02
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$24.02
Total Internal/Transfer Disbursements: \$0.00

Case No. 14-33066-H4-7
Case Name: GARZA, CYNTHIA
Claims Bar Date: 07/06/2015

Trustee Name: Allison D. Byman
Date: 9/14/2015

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	ALLISON D. BYMAN Three Allen Center 333 Clay Street, 29th Floor Houston TX 77002	09/11/2015	507(a) 1 -- 503(b) ADMINISTRATIVE -- TRUSTEE COMPENSATION	Allowed	2100-000	\$0.00	\$926.19	\$926.19	\$0.00	\$0.00	\$0.00	\$926.19
1	NAVIENT SOLUTIONS INC. Department of Education Loan Services P.O. Box 9635 Barre PA 18773-9635	04/24/2015	UNSECURED	Allowed	7100-000	\$0.00	\$26,184.95	\$26,184.95	\$0.00	\$0.00	\$0.00	\$26,184.95
2	NAVIENT SOLUTIONS INC. Department of Education Loan Services P.O. Box 9635 Barre PA 18773-9635	04/24/2015	UNSECURED	Withdrawn	7100-000	\$0.00	\$26,184.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	CAPITAL ONE BANK (USA), N.A. PO Box 71083 Charlotte NC 28272-1083	04/28/2015	UNSECURED	Allowed	7100-000	\$0.00	\$533.73	\$533.73	\$0.00	\$0.00	\$0.00	\$533.73
4	AMERICAN INFOSOURCE LP Verizon PO Box 248838 Oklahoma City OK 73124-8838	06/04/2015	UNSECURED	Allowed	7100-000	\$0.00	\$804.40	\$804.40	\$0.00	\$0.00	\$0.00	\$804.40
							\$54,634.22	\$28,449.27	\$0.00	\$0.00	\$0.00	\$28,449.27

CLAIM ANALYSIS REPORT

Case No. 14-33066-H4-7
Case Name: GARZA, CYNTHIA
Claims Bar Date: 07/06/2015

Trustee Name: Allison D. Byman
Date: 9/14/2015

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
507(a) 1 -- 503(b) ADMINISTRATIVE -- TRUSTEE COMPENSATION	\$926.19	\$926.19	\$0.00	\$0.00	\$0.00	\$926.19
UNSECURED	\$53,708.03	\$27,523.08	\$0.00	\$0.00	\$0.00	\$27,523.08

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 14-33066
Case Name: CYNTHIA GARZA
Trustee Name: Allison D. Byman

Balance on hand: \$3,680.74

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00

Remaining balance: \$3,680.74

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Allison D. Byman, Trustee Fees	\$926.19	\$0.00	\$926.19

Total to be paid for chapter 7 administrative expenses: \$926.19

Remaining balance: \$2,754.55

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00

Remaining balance: \$2,754.55

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00

Remaining balance: \$2,754.55

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$27,523.08 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 10.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Navient Solutions Inc.	\$26,184.95	\$0.00	\$2,620.62
3	Capital One Bank (USA), N.A.	\$533.73	\$0.00	\$53.42
4	American InfoSource LP	\$804.40	\$0.00	\$80.51

Total to be paid to timely general unsecured claims: \$2,754.55
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
 Remaining balance: \$0.00